

Helpful Information for MaineCare Members who also have other insurance coverage.

It is good to have both MaineCare and other insurance coverage. It is important, however, that you use your other coverage first. We call this other coverage a **third party**.

Some examples of a third party are:

- private health insurance;
- employment-related health insurance;
- medical support from an absent parent;
- automobile insurance (including no-fault insurance);
- court judgments or settlements from a liable insurer;
- Workers' Compensation;
- some other federal programs that pay for health care.

What is third party liability (TPL)?

Third Party Liability is when another party is responsible for paying health care before MaineCare pays.

Here are some important things you need to know in order to use your insurance and MaineCare coverage correctly?

- When you get services, make sure your doctor is in your insurance company's network and is also a MaineCare doctor. In most cases, MaineCare cannot pay for services when you choose to use a doctor who is outside of your health insurance network. MaineCare can only pay when you have used your insurance coverage to its fullest.
- If you need to see a specialist, you will need to get a referral from your primary care doctor. If you need to see someone other than your primary doctor, you should get approval from your primary doctor. You may also need approval from your insurance company.
- If your insurance company has no doctor close to your home, MaineCare may consider paying for a doctor who is closer to you.
- Always show your insurance card and your MaineCare card to the physician or the hospital. In most cases your insurance coverage will be billed first for the service you get. MaineCare can pay only after your insurance has been billed.
- If MaineCare does not pay for a service you need, you must be told **before** you get the service that MaineCare will not cover the service and that you will be responsible for the charge.
- Sometimes you must get an OK from your insurance company and MaineCare before you get a service or buy medical supplies or equipment. This is called "prior approval." Your healthcare provider can tell you if you need prior approval for a service.

MaineCare learns about your other insurance from many sources such as:

- your MaineCare application or yearly review;
- your doctors office;
- your medical claims;
- questionnaires you complete and return;
- your calls or letters letting us know;

MaineCare tries to know about and keep your insurance information current. Here is how you can help:

- Call the Third Party Liability Unit at 207-287-1801 or toll free 1-800-572-3839 when you get or change insurance;
- Write to us at Third Party Liability Unit, 11 State House Station, Augusta, ME 04333-0011;
- Notify us if you have an accident and a third party is responsible for payment of your injuries. For example, an auto insurance or workers compensation;

If you have any questions about having MaineCare and other insurance, call DHHS at 1-800-572-3839.